

**B1 (Official Form 1) (04/13)**

<b>United States Bankruptcy Court Northern District of Illinois</b>				<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Starzyk, Adam E.</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Starzyk, Amy J.</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>9486</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): <b>2068</b>		
Street Address of Debtor (No. & Street, City, State & Zip Code): <b>15557 Rockdale Rd. South Beloit, IL</b>			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): <b>15557 Rockdale Rd. South Beloit, IL</b>		
ZIPCODE <b>61080</b>			ZIPCODE <b>61080</b>		
County of Residence or of the Principal Place of Business: <b>Winnebago</b>			County of Residence or of the Principal Place of Business: <b>Winnebago</b>		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
ZIPCODE			ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIPCODE					
<b>Type of Debtor</b> (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> <b>Chapter 15 Debtor</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Nature of Business</b> (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> <b>Tax-Exempt Entity</b> (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> <b>Nature of Debts</b> (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter). <hr/> Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					<b>THIS SPACE IS FOR COURT USE ONLY</b>
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1 million to \$10 million <input type="checkbox"/> \$10 million to \$50 million <input type="checkbox"/> \$50 million to \$100 million <input type="checkbox"/> \$100 million to \$500 million <input type="checkbox"/> \$500 million to \$1 billion <input type="checkbox"/> More than \$1 billion					

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<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Starzyk, Adam E. &amp; Starzyk, Amy J.</b>	
<b>All Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than two, attach additional sheet)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		<p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts.)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).</p> <p style="text-align: right;"><b>X /s/ Adam W. Becker</b> <span style="float: right;"><b>2/11/15</b></span></p> <p style="text-align: center; font-size: small;">Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p>	
<p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p>			
<p style="text-align: center;"><b>Exhibit D</b></p> <p>(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)</p> <p><input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.</p> <p>If this is a joint petition:</p> <p><input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.</p>			
<p style="text-align: center;"><b>Information Regarding the Debtor - Venue</b></p> <p style="text-align: center;">(Check any applicable box.)</p> <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p> <p><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.</p>			
<p style="text-align: center;"><b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b></p> <p style="text-align: center;">(Check all applicable boxes.)</p> <p><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)</p> <p style="text-align: center;">_____ (Name of landlord that obtained judgment)</p> <p style="text-align: center;">_____ (Address of landlord)</p> <p><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and</p> <p><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.</p> <p><input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).</p>			

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<p><b>Voluntary Petition</b> (This page must be completed and filed in every case)</p>	<p>Name of Debtor(s): <b>Starzyk, Adam E. &amp; Starzyk, Amy J.</b></p>
<p><b>Signatures</b></p>	
<p style="text-align: center;"><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Adam E. Starzyk</u> Signature of Debtor <span style="float: right;"><b>Adam E. Starzyk</b></span></p> <p><b>X</b> <u>/s/ Amy J. Starzyk</u> Signature of Joint Debtor <span style="float: right;"><b>Amy J. Starzyk</b></span></p> <p><u>(815) 909-7537</u> Telephone Number (If not represented by attorney)</p> <p><u>February 11, 2015</u> Date</p>	<p style="text-align: center;"><b>Signature of a Foreign Representative</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> _____ Signature of Foreign Representative</p> <p>_____ Printed Name of Foreign Representative</p> <p>_____ Date</p>
<p style="text-align: center;"><b>Signature of Attorney*</b></p> <p><b>X</b> <u>/s/ Adam W. Becker</u> Signature of Attorney for Debtor(s)</p> <p><b>Adam W. Becker 6299066</b> <b>A Law Office of Crosby and Associates,</b> <b>PC &amp; American Law Firm, PC</b> <b>475 Executive Parkway</b> <b>Rockford, IL 61107</b> <b>(815) 397-2006 Fax: (815) 394-1955</b> <b>abecker@thecrosbylawfirm.com</b></p> <p><u>February 11, 2015</u> Date</p> <p><small>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</small></p>	<p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> _____ Signature of Authorized Individual</p> <p>_____ Printed Name of Authorized Individual</p> <p>_____ Title of Authorized Individual</p> <p>_____ Date</p>	<p><b>X</b> _____ Signature</p> <p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. <i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept ..... \$ 1,300.00

Prior to the filing of this statement I have received ..... \$ 1,300.00

Balance Due ..... \$ 0.00

2. The source of the compensation paid to me was: ☒ Debtor ☐ Other (specify):
3. The source of compensation to be paid to me is: ☐ Debtor ☐ Other (specify):
4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. ~~Representation of the debtor in adversary proceedings and other contested bankruptcy matters;~~
  - e. [Other provisions as needed]
- Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and application as needed; preparation and filing of motions pursuant to 11 USC 522 (f)(2)(A) for avoidance of liens on household goods.**
6. By agreement with the debtor(s), the above disclosed fee does not include the following services:  
**Representation of the debtor(s) in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding

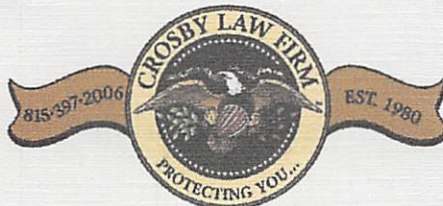
February 6, 2015

Date

/s/ Adam W. Becker

Adam W. Becker 6299066  
A Law Office of Crosby and Associates,  
PC & American Law Firm, PC  
475 Executive Parkway





**MICHAEL S. CROSBY**

Mark D. Brynteson\*\*  
Dennis M. McDougall  
Dave J. Hugdahl  
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**A LAW OFFICE OF  
CROSBY & ASSOCIATES  
A PROFESSIONAL CORPORATION  
475 EXECUTIVE PARKWAY  
ROCKFORD, ILLINOIS 61107**

**LAW FIRM ADVANCE PAYMENT REPRESENTATION AGREEMENT BANKRUPTCY MATTER**

Client(s):

Adam & Amy Stazyk

Thank you for our recent meeting, during which you agreed to retain A LAW OFFICE OF CROSBY & ASSOCIATES, P.C. (hereinafter referred to as "The Law Firm") to represent you in connection with your financial difficulties or in seeking bankruptcy relief and this firm accepted that employment. Attorney Becker will be working with you on your case along with the bankruptcy assistant. Please direct any legal and substantive questions to the attorney working with you and direct all other inquiries to the bankruptcy assistant. In most cases, the bankruptcy assistant will be able to help resolve your concerns. Any questions concerning your financial obligations to The Law Firm may be directed to our bookkeeping department.

Please accept this letter as confirmation of our mutual understanding regarding this firm's acceptance of your case. You agreed to pay a **flat fee advance payment** of \$4,300.00 and an additional \$600.00 for projected costs, which will be incurred, including photocopy charges, postage, and the fee to file your case with the U.S. Federal Bankruptcy Office. It is our policy that no bankruptcy case will be filed until such time as your fees and costs are paid in full. However, The Law Firm will work with you in preparing your bankruptcy petition if you are unable to provide the full amount owed at the time you retain The Law Firm. If the actual costs for your case are less than your remittance for that purpose, we reserve the right to retain any remaining balance. The client(s) further understand that if a promisor agrees to pay any portion of the law firms legal fees and/or costs relating to this case, the client(s) hereby agree to the terms of the "Promise of Payment of Account" as set forth herein.

As stated in **Dowling vs. Chicago Options Assoc., Inc.**, and pursuant to the Illinois Rules of Professional Conduct, and the Attorney Registration and Disciplinary Commission's Client Trust Handbook the parties agree to the following:

- Client has been advised that the flat fee advance payment becomes the property of the Law Firm when paid.
- Client has been advised of the option to place the flat fee advance payment into a security retainer.
- Client has been advised that the choice of the type of retainer to be used is the Client's alone
- Client has been advised that The Law Firm is unwilling to represent the client without receiving a flat fee advance payment because a security retainer would not be in the client's best interest and the Client and The Law Firm agree that the prepayment is



Client has been advised that a flat fee advance payment best meets Client's needs as the estate plan and thus a security retainer would be considered an asset of Client's and could be subject to creditors' claims or a third-party claimant and/or the funds used for payment of fees may be at risk.

The Law Firm agrees to represent you in investigating and analyzing your financial circumstances, preparing a bankruptcy petition, representing you at a creditors' meeting and negotiating reaffirmation agreements on your behalf. The Law Firm will keep you apprised of the progress of your case and informed about any actions taken against you by your creditors. The Law Firm does not agree to represent you in connection with any ancillary matters, including mortgage foreclosures, pending lawsuits or adversary proceedings in bankruptcy court. If you should desire our assistance with any other matter, please feel free to contact us for a free office consultation.

Please be advised that we will close your file and consider our representation concluded upon the issuance of a Discharge Order by the U.S. Federal Bankruptcy Court.

You acknowledge that preparing a bankruptcy case requires your complete financial history, which necessitates your full and ongoing cooperation in providing information as requested.

You further acknowledge that you find this agreement to be satisfactory, fully understand all terms and provisions contained herein, and have been provided a copy of this agreement.

Client Signature

Client Signature

Date

Date

Attorney

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b)  
OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1167 filing fee, \$550 administrative fee: Total fee \$1717)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).



B201B (Form 201B) (12/09)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer  
Address:

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.)  
(Required by 11 U.S.C. § 110.)

☒ Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Starzyk, Adam E. & Starzyk, Amy J.

Printed Name(s) of Debtor(s)

☒ /s/ Adam E. Starzyk

Signature of Debtor

2/06/2015

Date

Case No. (if known) \_\_\_\_\_

☒ /s/ Amy J. Starzyk

Signature of Joint Debtor (if any)

2/06/2015

Date

**Instructions:** Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 121,640.00		
B - Personal Property	Yes	3	\$ 6,686.87		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 128,467.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	25		\$ 133,970.04	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 3,329.74
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 3,940.00
TOTAL		39	\$ 128,326.87	\$ 260,437.04	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7 \_\_\_\_\_

Debtor(s)

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
<b>TOTAL</b>	<b>\$ 0.00</b>

State the following:

Average Income (from Schedule I, Line 12)	\$ 3,329.74
Average Expenses (from Schedule J, Line 22)	\$ 3,940.00
Current Monthly Income (from Form 22A-1 Line 11: OR, Form 22B Line 14: OR, Form 22C-1 Line 14 )	\$ 4,992.91

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 4,827.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 133,970.04
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 138,797.04



United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Starzyk, Adam E.

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.)

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.)

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Adam E. Starzyk

Date: February 6, 2015

BID (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Amy J.

Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

- ☒ 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*
- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
  - ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
  - ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Amy J. Starzyk

Date: February 6, 2015

B6A (Official Form 6A) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No.

(If known)

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single family residence commonly known as 15557 Rockdale, Rd. South Beloit, IL 61080 2 story, 4 bedroom, 2 bath home with attached garage (value based on real estate tax bill)		J	121,640.00	122,869.00
TOTAL			121,640.00	

(Report also on Summary of Schedules)



B6B (Official Form 6B) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account with Castle Bank(5993)	W	10.00
		Checking account with Community Bank (6501)	H	100.00
		Checking account with Member's Alliance Credit Union (8196)	W	25.00
		Savings account with Members Alliance Credit Union (8196)	W	25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household goods and furnishings		2,540.00
		Misc. tools and lawn care equipment	J	450.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel		Clothing		350.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		Sporting/Hobby Equipment	J	300.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401 (K) Profit Sharing Plan held by Principal Financial Group (statement dated through 12/31/14)	H	580.87
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

B6B (Official Form 6B) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X	2014 Tax Return	J	unknown
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Buick Century in fair condition with 150,000 miles (does not run at this time) (value determined by KBB private party)	W	740.00
		1999 Chevrolet Prism in fair condition with 222,000 miles (value based on recent purchase)	W	400.00
		2003 Hyundai Elantra in fair condition with 204,000 miles (value based on KBB private party)	W	1,166.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

B6B (Official Form 6B) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
TOTAL				6,686.87

0 continuation sheets attached

(Include amounts from any continuation sheets attached.  
Report total also on Summary of Schedules.)



B6C (Official Form 6C) (04/13)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:  
(Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$155,675. \*

- ☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<b>SCHEDULE B - PERSONAL PROPERTY</b>			
Checking account with Castle Bank(5993)	735 ILCS 5 §12-1001(b)	10.00	10.00
Checking account with Community Bank (6501)	735 ILCS 5 §12-1001(b)	100.00	100.00
Checking account with Member's Alliance Credit Union (8196)	735 ILCS 5 §12-1001(b)	25.00	25.00
Savings account with Members Alliance Credit Union (8196)	735 ILCS 5 §12-1001(b)	25.00	25.00
Household goods and furnishings	735 ILCS 5 §12-1001(b)	2,540.00	2,540.00
Misc. tools and lawn care equipment	735 ILCS 5 §12-1001(b)	450.00	450.00
Clothing	735 ILCS 5 §12-1001(a)	350.00	350.00
Sporting/Hobby Equipment	735 ILCS 5 §12-1001(b)	300.00	300.00
401 (K) Profit Sharing Plan held by Principal Financial Group (statement dated through 12/31/14)	40 ILCS 5 §§22-230, 4-135, 6-213, 19-117	580.87	580.87
2014 Tax Return	735 ILCS 5 §12-1001(b)	3,420.00	unknown
1993 Buick Century in fair condition with 150,000 miles (does not run at this time) (value determined by KBB private party)	735 ILCS 5 §12-1001(b)	740.00	740.00
1999 Chevrolet Prism in fair condition with 222,000 miles (value based on recent purchase)	735 ILCS 5 §12-1001(b)	400.00	400.00
2003 Hyundai Elantra in fair condition with 204,000 miles (value based on KBB private party)	735 ILCS 5 §12-1001(c)	1,166.00	1,166.00

B6D (Official Form 6D) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 1195170000000001 Amr Eagle Bk 556 Randall Road South Elgin, IL 60177	J	INSTALLMENT ACCOUNT OPENED 4/2008  VALUE \$				3,598.00	3,598.00
ACCOUNT NO. 601547045 Nationstar Mortgage Llc Attn: Bankruptcy 350 Highland Dr Lewisville, TX 75067		MORTGAGE ACCOUNT OPENED 5/2009  VALUE \$ 121,640.00				122,869.00	1,229.00
ACCOUNT NO.   VALUE \$							
ACCOUNT NO.   VALUE \$							

0 continuation sheets attached

Subtotal  
(Total of this page)

\$ 126,467.00 \$ 4,827.00

Total  
(Use only on last page)

\$ 126,467.00 \$ 4,827.00

(Report also on  
Summary of  
Schedules)

(If applicable, report  
also on Statistical  
Summary of Certain  
Liabilities and Related  
Data)

B6E (Official Form 6E) (04/13)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached



B6F (Official Form 6F) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCOUNT NO. 537289 Accounts Receivable Mg 7834 N 2nd St Ste 5 Machesney Park, IL 61115	W	OPEN ACCOUNT OPENED 9/2013				518.00
ACCOUNT NO. 538787 Accounts Receivable Mg 7834 N 2nd St Ste 5 Machesney Park, IL 61115	W	OPEN ACCOUNT OPENED 4/2014				40.00
ACCOUNT NO. D110350n1 Acct Rcv Svc 5183 Harlem Rd Ste Loves Park, IL 61111		OPEN ACCOUNT OPENED 0/				66.00
ACCOUNT NO. 57578 Affiliated Surgeons Of Rockford P.O. Box 15730 Loves Park, IL 61132-5730	J	Medical Bill				547.84
Subtotal (Total of this page)						\$ 1,171.84
Total (Use only on last page of the completed Schedule F. Report also on the Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

24 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>A0932000589</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				71.00
ACCOUNT NO. <b>A1032300308</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				68.00
ACCOUNT NO. <b>101033296</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	W	OPEN ACCOUNT OPENED 5/2014				61.00
ACCOUNT NO. <b>150359013</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				55.00
ACCOUNT NO. <b>150359023</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				55.00
ACCOUNT NO. <b>A1207900324</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				104.00
ACCOUNT NO. <b>A1208900082</b> Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 7/2013				103.00

Sheet no. 1 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ **517.00**

Total

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A1029500397 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				103.00
ACCOUNT NO. A0914700431 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				91.00
ACCOUNT NO. Braam001b Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	W	OPEN ACCOUNT OPENED 10/2013				89.00
ACCOUNT NO. A0933501527 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				77.00
ACCOUNT NO. A1108900748 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				72.00
ACCOUNT NO. A1201600830 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2012				39.00
ACCOUNT NO. A1115800602 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				28.00

Sheet no. 2 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ 499.00

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>A1304300333</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 4/2014				28.00
ACCOUNT NO. <b>A1213200317</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 7/2013				50.00
ACCOUNT NO. <b>117043195</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	W	OPEN ACCOUNT OPENED 6/2013				50.00
ACCOUNT NO. <b>Staad001a</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 3/2014				46.00
ACCOUNT NO. <b>A1022800635</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 2/2012				42.00
ACCOUNT NO. <b>A1230500533</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 4/2014				28.00
ACCOUNT NO. <b>119611233</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				25.00

Sheet no 3 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **\$ 269.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
**\$**

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 139299073 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2013				25.00
ACCOUNT NO. 131891043 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				25.00
ACCOUNT NO. 134895273 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				24.00
ACCOUNT NO. 122379323 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				23.00
ACCOUNT NO. 133727763 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				22.00
ACCOUNT NO. 105081313 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				22.00
ACCOUNT NO. 105081303 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				21.00

Sheet no. 4 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **162.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 134890663 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00
ACCOUNT NO. A1233400570 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 4/2014				414.00
ACCOUNT NO. Braam001a Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	W	OPEN ACCOUNT OPENED 10/2013				840.00
ACCOUNT NO. A1006300608 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				342.00
ACCOUNT NO. 135283573 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2013				274.00
ACCOUNT NO. A0916300533 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				219.00
ACCOUNT NO. A0934100378 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				179.00

Sheet no. 5 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **2,288.00**

Total  
(Use only on last page of the completed Schedule F Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$



B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. A1029400740 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				177.00
ACCOUNT NO. 80548307 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2013				172.00
ACCOUNT NO. A0922500145 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				167.00
ACCOUNT NO. A0919400332 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				167.00
ACCOUNT NO. A1001900243 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 2/2012				131.00
ACCOUNT NO. A1123700231 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 8/2012				108.00
ACCOUNT NO. A1124402266 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 8/2012				105.00

Sheet no. 6 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 1,027.00

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 121806793 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00
ACCOUNT NO. 121244033 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00
ACCOUNT NO. 122292613 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00
ACCOUNT NO. 147870543 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 148204123 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 150359003 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 150359033 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00

Sheet no. 7 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **140.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 154718483 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 157217623 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 128299913 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 5/2014				20.00
ACCOUNT NO. 137146913 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2013				20.00
ACCOUNT NO. 133726323 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2013				20.00
ACCOUNT NO. 135263973 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 9/2013				20.00
ACCOUNT NO. 130621303 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00

Sheet no. 8 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **140.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 617) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 131891013 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				20.00
ACCOUNT NO. 133902733 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				19.00
ACCOUNT NO. 133902743 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				18.00
ACCOUNT NO. 134461583 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				18.00
ACCOUNT NO. 134535823 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				18.00
ACCOUNT NO. 105081323 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				17.00
ACCOUNT NO. 122704053 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				17.00

Sheet no. 9 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ **127.00**

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

\$

B6F (Official Form 61F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Staad001</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 3/2014				16.00
ACCOUNT NO. <b>130249593</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				16.00
ACCOUNT NO. <b>A1208100743</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				15.00
ACCOUNT NO. <b>A1115100787</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 2/2012				14.00
ACCOUNT NO. <b>131378433</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				14.00
ACCOUNT NO. <b>122544963</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				14.00
ACCOUNT NO. <b>106745223</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				13.00

Sheet no. 10 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **102.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 121806823 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				13.00
ACCOUNT NO. 131378443 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				13.00
ACCOUNT NO. 114120193 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				12.00
ACCOUNT NO. 128858643 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				12.00
ACCOUNT NO. 122292623 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				12.00
ACCOUNT NO. 106405213 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				12.00
ACCOUNT NO. 117631523 Americollect Inc Attn: Bankruptcy Po Box 1566 Manitowoc, WI 54221	H	OPEN ACCOUNT OPENED 6/2013				12.00

Sheet no. 11 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ **86.00**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$



B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>A1103900742</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 2/2012				11.00
ACCOUNT NO. <b>109491623</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				11.00
ACCOUNT NO. <b>128858633</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				11.00
ACCOUNT NO. <b>106393183</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				10.00
ACCOUNT NO. <b>122490883</b> <b>Americollect Inc</b> <b>Attn: Bankruptcy</b> <b>Po Box 1566</b> <b>Manitowoc, WI 54221</b>	H	OPEN ACCOUNT OPENED 6/2013				10.00
ACCOUNT NO. <b>10637217</b> <b>Associated Collectors Inc</b> <b>POB 1039</b> <b>Janesville, WI 53547-1039</b>	J	Medical Collection				73.09
ACCOUNT NO. <b>10275328</b> <b>Associated Collectors Inc</b> <b>POB 1039</b> <b>Janesville, WI 53547-1039</b>	J	Medical Collection				215.12

Sheet no. 12 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **341.21**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)  
Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBETOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2248140 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				425.00
ACCOUNT NO. 1990323 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				108.00
ACCOUNT NO. 2437145 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				132.00
ACCOUNT NO. 2623169 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				126.00
ACCOUNT NO. 2409304 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				202.00
ACCOUNT NO. 2553464 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	H	OPEN ACCOUNT OPENED 0/				251.00
ACCOUNT NO. 2517445 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	H	OPEN ACCOUNT OPENED 0/				223.00

Sheet no. 13 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

\$ 1,467.00

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data )

\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2407067 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				53.00
ACCOUNT NO. 1988735 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	H	OPEN ACCOUNT OPENED 0/				37.00
ACCOUNT NO. 2378167 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	H	OPEN ACCOUNT OPENED 0/				54.00
ACCOUNT NO. 2384836 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				54.00
ACCOUNT NO. 2398218 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				70.00
ACCOUNT NO. 1992246 Associated Collectors, Inc. Attn: Debbie Po Box 1039 Janesville, WI 53547	W	OPEN ACCOUNT OPENED 0/				67.00
ACCOUNT NO. 5268-3500-4270-9670 Bby/cbna	W	REVOLVING ACCOUNT OPENED 1/2011				1,111.00

Sheet no. 14 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 1,446.00

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Estate Information Services LLC</b> <b>P.O. Box 1730</b> <b>Reynoldsburg, OH 43068-8730</b>		<b>Assignee or other notification for:</b> <b>Bby/cbna</b>				
ACCOUNT NO. <b>300181078</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>285.88</b>
ACCOUNT NO. <b>N00116792</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>20.00</b>
ACCOUNT NO. <b>026176412</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>50.00</b>
ACCOUNT NO. <b>300059326</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>40.00</b>
ACCOUNT NO. <b>300222069</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>125.00</b>
ACCOUNT NO. <b>300221770</b> <b>Beloit Health System</b> <b>1969 West Hart Road</b> <b>Beloit, WI 53511</b>	<b>J</b>	<b>Medical Bill</b>				<b>40.00</b>

Sheet no. 15 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **560.88**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 300044981 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				20.00
ACCOUNT NO. 300200415 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				285.88
ACCOUNT NO. 300362643 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				40.00
ACCOUNT NO. 300329682 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				186.00
ACCOUNT NO. 300331816 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				125.00
ACCOUNT NO. 300347287 Beloit Health System 1969 West Hart Road Beloit, WI 53511	J	Medical Bill				73.09
ACCOUNT NO. 102310 Beloit Health System Clinics 1905 Huebbe Pkwy Beloit, WI 53511-1842	J	Medical Bill				128.68

Sheet no. 16 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) S **858.65**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
S

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 87108 Beloit Health System Clinics 1905 Huebbe Pkwy Beloit, WI 53511-1842	J	Medical Bill				20.00
ACCOUNT NO. BRAAM001 Beloit Radiology LTd 2101 Riverside Dr Beloit, WI 53511	J	Medical Bill				88.40
ACCOUNT NO. STAAD001 Beloit Radiology LTd 2101 Riverside Dr Beloit, WI 53511	J	Medical Bill				61.71
ACCOUNT NO. 4663090115281579 Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	W	REVOLVING ACCOUNT OPENED 8/2007				835.00
ACCOUNT NO. 5155990056805181 Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	H	REVOLVING ACCOUNT OPENED 10/2009				576.00
ACCOUNT NO. 4003-4470-1540-0510 Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	H	REVOLVING ACCOUNT OPENED 4/2008				2,039.00
ACCOUNT NO. Nelson Watson & Assoc., LLC 80 Merrimack Street, Lower Level Haverhill, MA 18300		Assignee or other notification for: Capital One, N.a.				

Sheet no 17 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **3,620.11**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$



B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5155990002156119 Capital One, N.a. Capital One Bank (USA) N.A. Po Box 30285 Salt Lake City, UT 84130	W	REVOLVING ACCOUNT OPENED 10/2006				1,408.00
ACCOUNT NO. 4227-6510-2913-7055 Chase Bp Prvt Lbl 225 Chastain Meadows Court Kennesaw, GA 30144	W	REVOLVING ACCOUNT OPENED 12/1990				975.00
ACCOUNT NO. 4011353100472135 Chase Card Po Box 15298 Wilmington, DE 19850		REVOLVING ACCOUNT OPENED 1/2009				2,543.00
ACCOUNT NO. 9101360000570176 Creditors Protection S Po Box 4115 Rockford, IL 61101	W	OPEN ACCOUNT OPENED 2/2014				88.00
ACCOUNT NO. 101033296 Dean Clinic 1802 W. Beltline Highway Madison, WI 53713	J	Medical Bill				59.99
ACCOUNT NO. 537289 Dr. Zarnke 2350 N. Rockton Avenue Suite 510 Rockford, IL 61103	J	Medical Bill				518.47
ACCOUNT NO. 111437 Gailey Eye Clinic, LTD PO Box 757 Bloomington, IL 61702-0757	J	Medical Bill				158.00

Sheet no. 18 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 5,750.46

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 14222519 Harris Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604	W	OPEN ACCOUNT OPENED 0/				1,109.00
ACCOUNT NO. 14362764 Harris Harris & Harris, Ltd. 111 W Jackson Blvd 400 Chicago, IL 60604	W	OPEN ACCOUNT OPENED 4/2009				650.00
ACCOUNT NO. 14137 Harry W Darland, MD 2350 N. Rockton Suite 209 Rockford, IL 61103	J	Medical Bill				807.14
ACCOUNT NO. 46478 Home Health United 2802 Walton Commons Lane Madison, WI 53718	J	Medical Bill				20.11
ACCOUNT NO. 6393050372971473 Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	W	REVOLVING ACCOUNT OPENED 10/2003				3,090.00
ACCOUNT NO. 8054-8307 Mercy Health System 1000 Mineral Point Ave Janesville, WI 53545	J	Medical Bill				20.00
ACCOUNT NO. 8054-8307 Mercy Health System 1000 Mineral Point Ave Janesville, WI 53545	J	Medical Bill				261.68

Sheet no. 19 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **5,957.93**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER <i>(See Instructions Above)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>8054-8307</b> <b>Mercy Health System</b> <b>1000 Mineral Point Ave</b> <b>Janesville, WI 53545</b>	<b>J</b>	<b>Medical Bill</b>				<b>20.00</b>
ACCOUNT NO. <b>8563429207</b> <b>Midland Funding</b> <b>8875 Aero Dr Ste 200</b> <b>San Diego, CA 92123</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 5/2014</b>				<b>1,884.00</b>
ACCOUNT NO. <b>Midland Credit Management, Inc.</b> <b>8875 Aero Drive, Suite 200</b> <b>San Diego, CA 92123</b>		<b>Assignee or other notification for:</b> <b>Midland Funding</b>				
ACCOUNT NO. <b>Kevin W. Mortell</b> <b>1821 Walden Office Square Ste 400</b> <b>Schaumburg, IL 60173</b>		<b>Assignee or other notification for:</b> <b>Midland Funding</b>				
ACCOUNT NO. <b>9963082</b> <b>Miramedrg</b> <b>991 Oak Creek Dr</b> <b>Lombard, IL 60148</b>	<b>H</b>	<b>OPEN ACCOUNT OPENED 0/</b>				<b>97.00</b>
ACCOUNT NO. <b>S00971540013207817</b> <b>Mutual Mgmt</b> <b>401 E State</b> <b>Rockford, IL 61104</b>	<b>W</b>	<b>OPEN ACCOUNT OPENED 0/</b>				<b>1,429.00</b>
ACCOUNT NO. <b>2172274</b> <b>Northpointe Physicians</b> <b>1446 N Randall Ave</b> <b>Janesville, WI 53545-1122</b>	<b>J</b>	<b>Medical Bill</b>				<b>43.81</b>

Sheet no. 20 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) **\$ 3,473.81**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
**\$**

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 46465126 Receivables Performanc 20816 44th Ave W Lynnwood, WA 98036	W	OPEN ACCOUNT OPENED 10/2014				1,327.00
ACCOUNT NO. 67159140 RMCB Collection Agency 2269 S. Saw Mill River Rd. Bldg #3 Elmsford, NY 10523	J	Collection account North American Fisherman				24.00
ACCOUNT NO. 109508 Rock County State Of Wisconsin Po Box 1649 Janesville, WI 53547-1649	J					406.50
ACCOUNT NO. 136624 Rockford Gastroenterology Associates 401 Roxbury Rd Rockford, IL 61107	J	Medical Bill				1,143.27
ACCOUNT NO. F342007A395 Rockford Health Physicians 2300 N Rockton Ave Rockford, IL 61103-3619	J	Medical Bill				55.40
ACCOUNT NO. 268STA684631 Rockford Health Physicians 2300 N Rockton Ave Rockford, IL 61103-3619	J	Medical Bill				88.00
ACCOUNT NO. 281STA734808 Rockford Health Physicians 6785 Weaver Road, Suite D Rockford, IL 61114	J	Medical Bill				307.44

Sheet no 21 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ 3,351.61

Total  
(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.) \$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No. \_\_\_\_\_

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. DWCT45CRC1P11G6 Rockford Health Physicians 2300 N Rockton Ave Rockford, IL 61103-3619	J	Medical bill				70.20
ACCOUNT NO. 246577 Rockford Health System 2400 North Rockton Avenue Rockford, IL 61103	J	Medical Bill				125.00
ACCOUNT NO. 246577 Rockford Health System 2400 North Rockton Avenue Rockford, IL 61103	J	Medical Bill				922.44
ACCOUNT NO. 02182245 Rockford Mercantile Agency 2502 S Alpine Road Rockford, IL 61107	J	Medical Collection				50.00
ACCOUNT NO. 11021360002125963 Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108	W	OPEN ACCOUNT OPENED 4/2014				125.00
ACCOUNT NO. 4271360000534520 Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108	W	OPEN ACCOUNT OPENED 1/2014				125.00
ACCOUNT NO. 1761711250 Rockford Orthopedic Associates Po Box 78620 Milwaukee, WI 53278-8620	J	Medical Bill				127.00

Sheet no. 22 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **1,544.64**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$

B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 30016 Rockford Radiology Associates PO Box 44269 Madison, WI 53744-4269	J	Medical Bills				166.72
ACCOUNT NO. 14-306968 South Beloit Fire Department Po Box 457 Wheeling, IL 60090-0457	J	Ambulance Bill				993.60
ACCOUNT NO. 20434434 Sunrise Credit Services Inc POB 9168 Farmingdale, NY 11735-9168	W	Collection for AT&T				1,327.57
ACCOUNT NO. 10048284 The Affiliated Group I Po Box 7739 Rochester, MN 55903	H	OPEN ACCOUNT OPENED 5/2013				105.00
ACCOUNT NO. 37141753727471 TRS Recovery Services Inc POB 4857 Houston, TX 77210-4857	J					61.18
ACCOUNT NO. 65461608 United Consumer Financial Services 865 Bassett Rd Westlake, OH 44145	W	INSTALLMENT ACCOUNT OPENED 9/2011				147.00
ACCOUNT NO. 2961079787798581 Us Dept Of Ed/gleisi Po Box 7860 Madison, WI 53707	W	INSTALLMENT ACCOUNT OPENED 2/2002				77,999.00

Sheet no. 23 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **80,800.07**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$



B6F (Official Form 6F) (12/07) - Cont.

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Case No.

Debtor(s)

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3961079787798581 Us Dept Of Ed/gleisi Po Box 7860 Madison, WI 53707	W	INSTALLMENT ACCOUNT OPENED 9/2005				18,161.00
ACCOUNT NO. H-9169133-7 UW Health 600 Highland Ave. MC 2218 Madison, WI 53792	J					37.24
ACCOUNT NO. P-2192617 UW Health 7974 UW Health Court Middleton, WI 53562-5531	J	Medical Bill				40.00
ACCOUNT NO. H-9103375-3 UW Health 600 Highland Ave. MC 2218 Madison, WI 53792	J	Medical Bill				30.59
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 24 of 24 continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) \$ **18,268.83**

(Use only on last page of the completed Schedule F. Report also on  
the Summary of Schedules, and if applicable, on the Statistical  
Summary of Certain Liabilities and Related Data.)

Total  
\$ **133,970.04**

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DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT	NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT

☒ Check this box if debtor has no executory contracts or unexpired leases.

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. Sec. 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

B6C (Official Form 6C) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J. Debtor(s)

Case No. (If known)

B611 (Official Form 611) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J.

Debtor(s)

Case No. \_\_\_\_\_

(If known)

### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1 Adam E. Starzyk  
First Name Middle Name Last Name

Debtor 2 Amy J. Starzyk  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois

Case number \_\_\_\_\_  
(if known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

**Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment**

**1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

☒ Employed  
☐ Not employed

Debtor 2 or non-filing spouse

☐ Employed  
☐ Not employed

Occupation

Maintenance Mechanic

Employer's name

MicroPrecision

Employer's address

1201 Anne Street  
Number Street

Number Street

Delavan, WI 53115-0000

City State ZIP Code

City State ZIP Code

How long employed there? 4 years

**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ 3,820.67	\$ 0.00
3. Estimate and list monthly overtime pay.	+ \$ 0.00	+ \$ 0.00
4. Calculate gross income. Add line 2 + line 3.	\$ 3,820.67	\$ 0.00

Debtor 1 Adam E. Starzyk  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

	<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>
Copy line 4 here → 4.	\$ <u>3,820.67</u>	\$ <u>0.00</u>

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	5a. \$ <u>603.82</u>	\$ <u>0.00</u>
5b. Mandatory contributions for retirement plans	5b. \$ <u>0.00</u>	\$ <u>0.00</u>
5c. Voluntary contributions for retirement plans	5c. \$ <u>0.00</u>	\$ <u>0.00</u>
5d. Required repayments of retirement fund loans	5d. \$ <u>0.00</u>	\$ <u>0.00</u>
5e. Insurance	5e. \$ <u>649.42</u>	\$ <u>0.00</u>
5f. Domestic support obligations	5f. \$ <u>0.00</u>	\$ <u>0.00</u>
5g. Union dues	5g. \$ <u>104.36</u>	\$ <u>0.00</u>
5h. Other deductions. Specify: _____	5h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ <u>1,357.60</u>	\$ <u>0.00</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ <u>2,463.07</u>	\$ <u>0.00</u>

8. List all other income regularly received:

8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <u>0.00</u>	\$ <u>0.00</u>
8b. Interest and dividends	8b. \$ <u>0.00</u>	\$ <u>0.00</u>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <u>0.00</u>	\$ <u>866.67</u>
8d. Unemployment compensation	8d. \$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e. \$ <u>0.00</u>	\$ <u>0.00</u>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ <u>0.00</u>	\$ <u>0.00</u>
8g. Pension or retirement income	8g. \$ <u>0.00</u>	\$ <u>0.00</u>
8h. Other monthly income. Specify: _____	8h. + \$ <u>0.00</u>	+ \$ <u>0.00</u>
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ <u>0.00</u>	\$ <u>866.67</u>

10. Calculate monthly income. Add line 7 + line 9.

Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

10. \$ <u>2,463.07</u>	+	\$ <u>866.67</u>	=	\$ <u>3,329.74</u>
------------------------	---	------------------	---	--------------------

11. State all other regular contributions to the expenses that you list in Schedule J.

Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: \_\_\_\_\_ 11. + \$ 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.

Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies

12. \$ <u>3,329.74</u>
------------------------

Combined monthly income

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

None

**Fill in this information to identify your case:**

Debtor 1 Adam E. Starzyk  
First Name Middle Name Last Name

Debtor 2 Amy J. Starzyk  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Illinois

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:  
 MM / DD / YYYY \_\_\_\_\_
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

**Schedule J: Your Expenses**

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

11

- ☐ No
- ☒ Yes

Son

15

- ☐ No
- ☒ Yes

Son

19

- ☐ No
- ☒ Yes

- ☐ No
- ☐ Yes

- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I).

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,240.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1 Adam E. Starzyk  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

**Your expenses**

- |  |      |                  |
|--|------|------------------|
| 5. Additional mortgage payments for your residence, such as home equity loans  | 5.   | \$ <u>0.00</u>   |
| 6. Utilities:  |      |                  |
| 6a. Electricity, heat, natural gas   | 6a.  | \$ <u>450.00</u> |
| 6b. Water, sewer, garbage collection   | 6b.  | \$ <u>250.00</u> |
| 6c. Telephone, cell phone, Internet, satellite, and cable services   | 6c.  | \$ <u>400.00</u> |
| 6d. Other. Specify: _____  | 6d.  | \$ <u>0.00</u>   |
| 7. Food and housekeeping supplies  | 7.   | \$ <u>800.00</u> |
| 8. Childcare and children's education costs  | 8.   | \$ <u>0.00</u>   |
| 9. Clothing, laundry, and dry cleaning   | 9.   | \$ <u>100.00</u> |
| 10. Personal care products and services  | 10.  | \$ <u>25.00</u>  |
| 11. Medical and dental expenses  | 11.  | \$ <u>100.00</u> |
| 12. Transportation. Include gas, maintenance, bus or train fare.<br>Do not include car payments.   | 12.  | \$ <u>400.00</u> |
| 13. Entertainment, clubs, recreation, newspapers, magazines, and books   | 13.  | \$ <u>0.00</u>   |
| 14. Charitable contributions and religious donations   | 14.  | \$ <u>0.00</u>   |
| 15. Insurance.<br>Do not include insurance deducted from your pay or included in lines 4 or 20.  |      |                  |
| 15a. Life insurance  | 15a. | \$ <u>0.00</u>   |
| 15b. Health insurance  | 15b. | \$ <u>0.00</u>   |
| 15c. Vehicle insurance   | 15c. | \$ <u>125.00</u> |
| 15d. Other insurance. Specify: _____   | 15d. | \$ <u>0.00</u>   |
| 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.<br>Specify: _____   | 16.  | \$ <u>0.00</u>   |
| 17. Installment or lease payments:   |      |                  |
| 17a. Car payments for Vehicle 1  | 17a. | \$ <u>0.00</u>   |
| 17b. Car payments for Vehicle 2  | 17b. | \$ <u>0.00</u>   |
| 17c. Other. Specify: _____   | 17c. | \$ <u>0.00</u>   |
| 17d. Other. Specify: _____   | 17d. | \$ <u>0.00</u>   |
| 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 6I). | 18.  | \$ <u>0.00</u>   |
| 19. Other payments you make to support others who do not live with you.<br>Specify: _____  | 19.  | \$ <u>0.00</u>   |
| 20. Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i> .  |      |                  |
| 20a. Mortgages on other property   | 20a. | \$ <u>0.00</u>   |
| 20b. Real estate taxes   | 20b. | \$ <u>0.00</u>   |
| 20c. Property, homeowner's, or renter's insurance  | 20c. | \$ <u>0.00</u>   |
| 20d. Maintenance, repair, and upkeep expenses  | 20d. | \$ <u>0.00</u>   |
| 20e. Homeowner's association or condominium dues   | 20e. | \$ <u>0.00</u>   |

Debtor 1 **Adam E. Starzyk**  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

21. Other. Specify: \_\_\_\_\_

21. +\$ 0.00

22. Your monthly expenses. Add lines 4 through 21.  
The result is your monthly expenses.

22. \$ 3,940.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 3,329.74

23b. Copy your monthly expenses from line 22 above.

23b. - \$ 3,940.00

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ -610.26

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes. None



B6 Declaration (Official Form 6 - Declaration) (12/07)

IN RE Starzyk, Adam E. & Starzyk, Amy J. Case No. \_\_\_\_\_  
Debtor(s) (If known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: February 6, 2015 Signature: /s/ Adam E. Starzyk  
Adam E. Starzyk Debtor

Date: February 6, 2015 Signature: /s/ Amy J. Starzyk  
Amy J. Starzyk (Joint Debtor, if any)  
[If joint case, both spouses must sign.]

**DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer Social Security No. (Required by 11 U.S.C. § 110.)  
*If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.*

Address

Signature of Bankruptcy Petition Preparer Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

*If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.*

*A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

**DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP**

I, the \_\_\_\_\_ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the \_\_\_\_\_ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

(Print or type name of individual signing on behalf of debtor)

*[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]*

*Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.*

B7 (Official Form 7) (04/13)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

☐ None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
754.65	2015 YTD: Husband's Employment Income
40,923.30	2014: Husband's Employment Income
34,323.99	2013: Husband's Employment Income
3,882.63	2013: Wife's Employment Income

2. Income other than from employment or operation of business

☐ None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
600.00	2015 YTD: Wife's Child Support Income
10,400.00	2014: Wife's Child Support Income
10,400.00	2013: Wife's Child Support Income
5,573.92	2013: Husband's Retirement Withdrawal

### 3. Payments to creditors

Complete a, or b., as appropriate, and c.

None

- ☐ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Nationstar Mortgage 350 Highland Dr. Lewisville, TX 75067-0000	Monthly Mortgage Payment	3,720.00	122,869.00

None

- ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255. \* If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

- ☒ c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

- ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Midland Funding LLC as successor in interest to Credit One Bank, N.A. v. Adam Starzyk 14-SC-3667	Small Claim	Winnebago County, Illinois	Pending

None

- ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 5. Repossessions, foreclosures and returns

None

- ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
American Eagle Bank 556 Randall Road South Elgin, IL 60177	9/18/2014	2007 Hyundai entourage

### 6. Assignments and receiverships

None

- ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None

- ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 7. Gifts

☐ None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 8. Losses

☐ None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 9. Payments related to debt counseling or bankruptcy

☐ None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
A Law Office Of Crosby & Assoc., P.C. 475 Executive Parkway Rockford, IL 61107	1/2014	1,300.00
Gary Flanders One Court Place Suite 201 Rockford, IL 61101-0000	10/2014	1,100.00
A Law Office Of Crosby & Assoc., P.C. 475 Executive Parkway Rockford, IL 61107	1/2015	600.00

Originally charged \$600.00 for costs, client refunded \$265.00 prior to filing. Only charged filing fee of \$335.00.

### 10. Other transfers

☐ None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☐ None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

### 11. Closed financial accounts

☐ None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 12. Safe deposit boxes

☐ None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 13. Setoffs

☐ None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

☐ None List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

☐ None If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.



**16. Spouses and Former Spouses**

☐ None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.



**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

☐ None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.



☐ None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.



☐ None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.



**18. Nature, location and name of business**

☐ None a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.



*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

☐ None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 6, 2015 Signature /s/ Adam E. Starzyk  
of Debtor Adam E. Starzyk

Date: February 6, 2015 Signature /s/ Amy J. Starzyk  
of Joint Debtor Amy J. Starzyk  
(if any)

0 continuation pages attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.*

B8 (Official Form 8) (12/08)

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7

Debtor(s)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Nationstar Mortgage Llc	Describe Property Securing Debt: Single family residence commonly known as 15557 Rockdale, Rd. So
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): <input type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as exempt <input type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input type="checkbox"/> No

\_\_\_\_\_ continuation sheets attached (if any)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: February 6, 2015

/s/ Adam E. Starzyk  
Signature of Debtor

/s/ Amy J. Starzyk  
Signature of Joint Debtor

United States Bankruptcy Court  
Northern District of Illinois

IN RE:

Case No. \_\_\_\_\_

Starzyk, Adam E. & Starzyk, Amy J.

Chapter 7

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

Number of Creditors 50

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: February 6, 2015

/s/ Adam E. Starzyk

Debtor

/s/ Amy J. Starzyk

Joint Debtor



Starzyk, Adam E.  
15557 Rockdale Rd.  
South Beloit, IL 61080

Beloit Health System  
1969 West Hart Road  
Beloit, WI 53511

Gailey Eye Clinic, LTD  
PO Box 757  
Bloomington, IL 61702-0757

Starzyk, Amy J.  
15557 Rockdale Rd.  
South Beloit, IL 61080

Beloit Health System Clinics  
1905 Huebbe Pkwy  
Beloit, WI 53511-1842

Harris  
Harris & Harris, Ltd.  
111 W Jackson Blvd 400  
Chicago, IL 60604

A Law Office of Crosby and Associates,  
PC & American Law Firm, PC  
475 Executive Parkway  
Rockford, IL 61107

Beloit Radiology LTd  
2101 Riverside Dr  
Beloit, WI 53511

Harry W Darland, MD  
2350 N. Rockton Suite 209  
Rockford, IL 61103

Accounts Receivable Mg  
7834 N 2nd St Ste 5  
Machesney Park, IL 61115

Capital One, N.a.  
Capital One Bank (USA) N.A.  
Po Box 30285  
Salt Lake City, UT 84130

Home Health United  
2802 Walton Commons Lane  
Madison, WI 53718

Acct Rcv Svc  
5183 Harlem Rd Ste  
Loves Park, IL 61111

Chase Bp Prvt Lbl  
225 Chastain Meadows Court  
Kennesaw, GA 30144

Kevin W. Mortell  
1821 Walden Office Square Ste 400  
Schaumburg, IL 60173

Affiliated Surgeons Of Rockford  
P.O. Box 15730  
Loves Park, IL 61132-5730

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Kohls/capone  
N56 W 17000 Ridgewood Dr  
Menomonee Falls, WI 53051

Americollect Inc  
Attn: Bankruptcy  
Po Box 1566  
Manitowoc, WI 54221

Creditors Protection S  
Po Box 4115  
Rockford, IL 61101

Mercy Health System  
1000 Mineral Point Ave  
Janesville, WI 53545

Amr Eagle Bk  
556 Randall Road  
South Elgin, IL 60177

Dean Clinic  
1802 W. Beltline Highway  
Madison, WI 53713

Midland Credit Management, Inc.  
8875 Aero Drive, Suite 200  
San Diego, CA 92123

Associated Collectors Inc  
POB 1039  
Janesville, WI 53547-1039

Dr. Zarnke  
2350 N. Rockton Avenue Suite 510  
Rockford, IL 61103

Midland Funding  
8875 Aero Dr Ste 200  
San Diego, CA 92123

Associated Collectors, Inc.  
Attn: Debbie  
Po Box 1039  
Janesville, WI 53547

Estate Information Services LLC  
P.O. Box 1730  
Reynoldsburg, OH 43068-8730

Miramredrg  
991 Oak Creek Dr  
Lombard, IL 60148

Mutual Mgmt  
401 E State  
Rockford, IL 61104

Rockford Health System  
2400 North Rockton Avenue  
Rockford, IL 61103

Us Dept Of Ed/gleisi  
Po Box 7860  
Madison, WI 53707

Nationstar Mortgage Llc  
Attn: Bankruptcy  
350 Highland Dr  
Lewisville, TX 75067

Rockford Merantile Agency  
2502 S Alpine Road  
Rockford, IL 61107

UW Health  
600 Highland Ave. MC 2218  
Madison, WI 53792

Nelson Watson & Assoc., LLC  
80 Merrimack Street, Lower Level  
Haverhill, MA 18300

Rockford Mercantile  
2502 S. Alpine Rd  
Rockford, IL 61108

UW Health  
7974 UW Health Court  
Middleton, WI 53562-5531

Northpointe Physicians  
1446 N Randall Ave  
Janesville, WI 53545-1122

Rockford Orthopedic Associates  
Po Box 78620  
Milwaukee, WI 53278-8620

Receivables Performanc  
20816 44th Ave W  
Lynnwood, WA 98036

Rockford Radiology Associates  
PO Box 44269  
Madison, WI 53744-4269

RMCB Collection Agency  
2269 S. Saw Mill River Rd. Bldg #3  
Elmsford, NY 10523

South Beloit Fire Department  
Po Box 457  
Wheeling, IL 60090-0457

Rock County State Of Wisconsin  
Po Box 1649  
Janesville, WI 53547-1649

Sunrise Credit Services Inc  
POB 9168  
Farmingdale, NY 11735-9168

Rockford Gastroenterology Associates  
401 Roxbury Rd  
Rockford, IL 61107

The Affiliated Group I  
Po Box 7739  
Rochester, MN 55903

Rockford Health Physicians  
6785 Weaver Road, Suite D  
Rockford, IL 61114

TRS Recovery Services Inc  
POB 4857  
Houston, TX 77210-4857

Rockford Health Physicians  
2300 N Rockton Ave  
Rockford, IL 61103-3619

United Consumer Financial Services  
865 Bassett Rd  
Westlake, OH 44145